

Information to identify the case:

Debtor 1	Judith A Lowes	Social Security number or ITIN	xxx-xx-0394
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter	7 7/18/18
Case number:	18-20082		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Judith A Lowes	
2. All other names used in the last 8 years		
3. Address	6759 W Forest Preserve Drive #403 Chicago, IL 60634	
4. Debtor's attorney Name and address	Daniel J Winter Law Offices Of Daniel J Winter 53 W Jackson Suite 718 Chicago, IL 60604	Contact phone 312-427-1613 Email: djw@dwinterlaw.com
5. Bankruptcy trustee Name and address	Gus A Paloian Seyfarth, Shaw, Et Al 233 S. Wacker Drive Suite 8000 Chicago, IL 60606	Contact phone (312) 460-6729 Email: gpaloian@seyfarth.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 7/19/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 14, 2018 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/15/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Judith A Lowes
 Debtor

Case No. 18-20082-TAB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: kcollopyn
 Form ID: 309A

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Jul 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2018.

db +Judith A Lowes, 6759 W Forest Preserve Drive #403, Chicago, IL 60634-1413
 26912008 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
 26912012 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 26912015 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: djw@dwinterlaw.com Jul 20 2018 01:22:50 Daniel J Winter,
 Law Offices Of Daniel J Winter, 53 W Jackson Suite 718, Chicago, IL 60604
 tr +EDI: FGAPALOIAN.COM Jul 20 2018 05:04:00 Gus A Paloian, Seyfarth, Shaw, Et Al,
 233 S. Wacker Drive, Suite 8000, Chicago, IL 60606-6448
 26912006 +EDI: CAPITALONE.COM Jul 20 2018 05:04:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 26912007 +EDI: CHASE.COM Jul 20 2018 05:03:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 26912009 +EDI: DISCOVER.COM Jul 20 2018 05:03:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 26912010 +EDI: TSYS2.COM Jul 20 2018 05:03:00 Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053,
 Mason, OH 45040-8053
 26912011 +E-mail/Text: bnc@nordstrom.com Jul 20 2018 01:23:21 Nordstrom Signature Visa,
 Colorado Service Center, Po Box 6555, Englewood, CO 80155-6555
 26912013 +EDI: RMSC.COM Jul 20 2018 05:04:00 Rfcs/home Depot Hil, Po Box 965005,
 Orlando, FL 32896-5005
 26912014 +E-mail/Text: jennifer.chacon@spservicing.com Jul 20 2018 01:25:33
 Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
 TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2018 at the address(es) listed below:

Daniel J Winter on behalf of Debtor 1 Judith A Lowes djw@dwinterlaw.com, djwlaw@gmail.com,
 r.m.engelmann@gmail.com, lgdanwinter@gmail.com, kasiadanwinter@gmail.com
 Gus A Paloian gpaloian@seyfarth.com,
 gpaloian@ecf.epiqsystems.com; gp@trustesolutions.net; jmcmanus@seyfarth.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3